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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH**

**IN RE:**

**CASE: 24-23687**

Tori Hobbs

**CHAPTER 13**

**Debtor**

**Hon. PEGGY HUNT**

Confirmation Hearing: 9/26/24 10:30 am

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**TRUSTEE'S OBJECTION TO CONFIRMATION AND RECOMMENDATION OF  
DISMISSAL UNDER 1307(c) IF UNABLE TO RESOLVE**

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Lon A. Jenkins, Chapter 13 Trustee, hereby objects to confirmation of the Debtor's plan and in support thereof represents as follows:

1. The Debtor filed a Chapter 13 petition for relief on July 25, 2024 and the First Meeting of Creditors under section 341 was held on August 22, 2024.
2. The Trustee projects that the Debtor(s)' direct payment(s) to satisfy an auto loan will end within 60 months. The Debtor(s) should provide the Trustee with evidence as to the loan balance(s) as of the petition date and propose to increase plan payments by the same amount as the loan repayment once such claims have been paid in full. See *In re Kofford*, Slip Copy, 2012 WL 6042861 (Bankr. D. Utah Dec. 4, 2012) (Thurman).

3. The Trustee has filed a Motion to Dismiss in this case. Pursuant to Local Rule 2083-1(g), you must file an objection to this with the bankruptcy court within 21 days after service of the motion, or the bankruptcy court clerk must enter an order dismissing the case. Unless otherwise directed by the court, this motion will be heard at the confirmation hearing.

4. The Trustee requests that the Debtor(s) provide a statement regarding the disposition of the [YEAR] tax refunds and evidence as to the date they were received. The Trustee reserves the right to raise any objections under the best-interest-of-creditors test of § 1325(a)(4) once these documents are received.

WHEREFORE, the Trustee objects to confirmation of the Debtor's plan. If the Debtor is unable to resolve the objection by the confirmation hearing, the Trustee will move to dismiss or convert the case.

Dated: August 28, 2024

Lon A. Jenkins  
Chapter 13 Trustee

### **CERTIFICATE OF SERVICE**

A true and correct copy of the foregoing Objection to Confirmation was served on the following parties on August 29, 2024:

Tori Hobbs, 251 W 1600 N, Logan, UT 84341

E. KENT WINWARD, ECF Notification

/s/ Jennifer Lundgreen